

CalHFA Loan Submission Check List

Mandatory CalHFA Forms - Left Side of File

1. _____ Borrower's Affidavit – Rev. 12/15/02 (4 pages) All blanks, including 1, 8a, 12, 13, 14, 15 and 16, to be completed; Borrowers and lender to date and sign page 4
2. _____ Seller's Affidavit – Rev. 12/15/02 (2 pages) All blanks, including 1, 3a, and 4 to be completed; sellers to date and sign page 2
3. _____ CalHFA Notice and Borrower Representations Affidavit – Rev. 12/15/02 (2 pages) Borrowers to date and sign page 2
4. _____ Statement of Citizenship, Alienage, and Immigration Status for State Public Benefits – Rev. 12/15/02 (10 pages; submit only first 4 pages) Each borrower to sign a separate form after completing the applicable Section-A or B
5. _____ Lender Verification of Citizenship/Qualified Alien Status – Rev. 12/15/02 (1 page) Lender to fully complete, date and sign

Loan Documents - Right Side of File

1. _____ MCAW/Loan Analysis/Transmittal Summary (1008) If DU, must be approved & signed by Underwriter; If desktop or AU approved, include accepted U/W Findings Report
2. _____ Loan Application (1003) Initial application signed by borrowers (and co-signors, if applicable)
3. _____ Final Typed Loan Application (1003) Borrowers' (and co-signors, if applicable)
4. _____ Credit Report (CR) If mortgage appears in the last three years, provided (a) address of property on credit report, (b) explanation from borrowers, (c) 3-year landlord rating, and (d) evidence of borrower's first-time homebuyer status
5. _____ Verification of Employment – written or verbal confirming start date
6. _____ Pay stubs for one (1) month – no more than 60 days old
7. _____ W-2's – most current year
8. _____ Year-to-Date Profit & Loss on any Schedule C Business, if applicable
9. _____ Federal Income Tax Returns (1040) Full copies of the latest three consecutive years
10. _____ CalHFA Tax Return Affidavit – ONLY if borrower was **not required** to file Federal Tax Returns (1040)
11. _____ IRS Form 4506 (Item #5 to be left blank) signed by borrowers
12. _____ Purchase Contract or Escrow Instructions – fully executed copy signed by buyers and sellers
13. _____ Appraisal (URAR) with photos, sketch and map
14. _____ Preliminary Title Report with address supplement and map
15. _____ Subordinate Financing – provide sample of all DAP or closing cost assistance loan-closing documents from entity
16. _____ VA Certificate of Eligibility (1880)